Certificate Number: 05781-PAW-DE-033228392

Bankruptcy Case Number: 19-22415



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 8, 2019</u>, at <u>8:03</u> o'clock <u>PM PDT</u>, <u>Cynthia Freund</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District</u> of Pennsylvania.

Date: August 8, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>